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# *Furgang & Adwar, L.L.P.*

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**DATE:** November 28, 2005

**OUR FILE NO: 8917-P**

**TO: Petitions Office**
**COMPANY OR FIRM: United States Patent and Trademark Office**

*o/o MF*

**RE: Application No. 09/747,100**

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-1-

## IN THE UNITED STATED PATENT AND TRADEMARK OFFICE

| | | |
|---|---|---|
| Applicant | : | Paul Zappier |
| For | : | AUTOMATED METHOD FOR LOAN SETTLEMENT |
| Filed | : | December 26, 2000 |
| Serial No. | : | 09/747,~~100~~ *010* |
| Examiner | : | Lalita M. Hamilton |
| Art Unit | : | 3624 |

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

### RESPONSE TO OFFICE ACTION OF AUGUST 24, 2004

Applicant responds to the Office Action of August 24, 2004, by amending his claims as set forth as attached hereto.

### REMARKS

The Examiner has rejected the pending claims upon the pending application by *Tealdi* (US 2001/0029482) as anticipating these claims (i.e., 35 U.S.C. §102(e)). Reconsideration of this ground of rejection is respectfully requested upon the following:

-1-